

IN RE:

CHRISTOPHER S GRAHAM  
SARA N GRAHAM  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

## DEFAULT O/E JAD

Case No. 15-70664 JAD

Chapter 13

Related To ECF No. 200

## ORDER OF COURT

AND NOW, this 24th day of March, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER  
U.S. BANKRUPTCY JUDGE

In re:  
Christopher S Graham  
Sara N Graham  
Debtors

Case No. 15-70664-JAD  
Chapter 13

District/off: 0315-7  
Date Rcvd: Mar 24, 2021

User: culy  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Christopher S Graham, Sara N Graham, 208 Carlisle St., Homer City, PA 15748-1331
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
sp	+ Thomas C. Baumann, Law Office of Abes Baumann, PC, 810 Penn Avenue, 5th Floor, Pittsburgh, PA 15222-3614
cr	+ US Bank Trust National Association as Trustee of t, c/o Law Offices of Damian G. Waldman, PA, 10333 Seminole Blvd. Unit 1 & 2, Seminole, FL 33778-4204
14118102	AES Loan Servicing, PO Box 2461, Harrisburg, PA 17105-2461
14118106	+ Chatham College, 1 Woodland Rd., Pittsburgh, PA 15229-1232
14118107	+ Collection Service Center, PO Box 68, Altoona PA, PA 16603-0068
14118109	+ Conemaugh Memorial Medical Center, Attn: Billing Dept., 1086 Franklin St., Johnstown, PA 15905-4305
14118111	FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
14118112	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14118114	+ HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013
14118113	+ Holiday Financial Service, 2340 Warren Rd #205, Indiana, PA 15701-2413
14118115	+ Indiana Regional Medical Center, 835 Hospital Rd., PO Box 788, Indiana, PA 15701-0788
14118116	+ KML Law Group P.C., Ste 5000 - BNY Independence Ctr, 701 Market St., Philadelphia, PA 19106-1541
14118117	+ Michael F Ratchford, Esquire, Edwin A Abrahamsen & Associates, 120 N Keyser Ave., Scranton, PA 18504-9701
14117828	+ Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
14111958	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; Nationstar Mortgage LLC, 350 Highland Dr., Lewisville, TX 75067
14118122	Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
14118123	Sterling Jewelers Inc., d/b/a Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Mar 25 2021 03:32:46	Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14118103	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Mar 25 2021 04:44:00	Asset Acceptance Capital Corp., P.O. Box 2036, Warren, MI 48090-2036
14118104	Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Mar 25 2021 03:43:52	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14131553	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Mar 25 2021 03:55:36	Capital One Auto Finance,c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14133616	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 25 2021 03:43:41	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14118105	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		

District/off: 0315-7

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14118108	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 25 2021 03:32:41	Capital One Card Services, PO Box 30285, Salt Lake City, UT 84130-0285
14118110	Email/Text: bdssupport@creditmanagementcompany.com	Mar 25 2021 04:43:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14118119	+ Email/PDF: cbp@onemainfinancial.com	Mar 25 2021 04:44:00	Credit Management Co, 2121 Noblestown Rd., PO Box 16346, Pittsburgh, PA 15242-0346
14118121	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2021 03:55:22	One Main Financial, 475 Ben Franklin Rd. S S64, Indiana, PA 15701-2347
14179702	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2021 03:55:36	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14149517	Email/Text: bnc-quantum@quantum3group.com	Mar 25 2021 03:55:47	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14149421	Email/Text: bnc-quantum@quantum3group.com	Mar 25 2021 04:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14131577	+ Email/Text: ecf@buckleyking.com	Mar 25 2021 04:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14118124	Email/PDF: gecsed@recoverycorp.com	Mar 25 2021 04:43:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
		Mar 25 2021 03:55:24	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
14118118	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, 350 Highland Dr., Lewisville, TX 75067
14145997	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14118120	##+	Penn Credit Corp., 916 South 14th St., Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2021 at the address(es) listed below:

District/off: 0315-7

User: culy

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Name	Email Address
Allison B. Gordon	on behalf of Debtor Christopher S Graham gordonab.esq@gmail.com
Allison B. Gordon	on behalf of Joint Debtor Sara N Graham gordonab.esq@gmail.com
Andrew F Gornall	on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmllawgroup.com
Joshua I. Goldman	on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmllawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance c/o Ascension Capital Group lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC mmiksich@kmllawgroup.com
Martin A. Mooney	on behalf of Creditor Capital One Auto Finance c/o Ascension Capital Group kcollins@schillerknapp.com lgadomski@schillerknapp.com
Matthew Gross	on behalf of Creditor US Bank Trust National Association as Trustee of the PRP II Pals Investment Trust matt@dwaldmanlaw.com
Michael N. Vaporis	on behalf of Joint Debtor Sara N Graham mvaporis@comcast.net jlcerovich@comcast.net
Michael N. Vaporis	on behalf of Debtor Christopher S Graham mvaporis@comcast.net jlcerovich@comcast.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 14